

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/19/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Laura Perez
789 N 480 W
Orem, UT 84057-3782

Case Number:
13-28272 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-4242

Attorney for Debtor(s) (name and address):

J. Bryan Dexter
Dexter & Dexter Attorneys at Law, PC
University Office Park
1360 South 740 East
Orem, UT 84097
Telephone number: (801) 225-9900

Bankruptcy Trustee (name and address):

Kenneth A. Rushton tr
P.O. Box 212
Lehi, UT 84043
Telephone number: (801) 768-8416

Meeting of Creditors

Date: **September 3, 2013**

Time: **10:30 am**

Location: **Provo City Library, Academy Square, 550 N. University Ave., Provo, UT 84601**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 11/4/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 7/26/13

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Utah

In re:
 Laura Perez
 Debtor

Case No. 13-28272-JTM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: mkz
 Form ID: rab9a

Page 1 of 3
 Total Noticed: 32

Date Rcvd: Jul 26, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2013.

db Laura Perez, 789 N 480 W, Orem, UT 84057-3782
 aty +Greg Lyle, Dexter and Dexter, 1360 South 740 East, Orem, UT 84097-8081
 tr +Kenneth A. Rushton tr, P.O. Box 212, Lehi, UT 84043-0212
 8947350 Bac Home Loans Servicing, 6400 Legacy Dr, Plano, TX 75024-3609
 8947351 Check City, 15 S State St, Orem, UT 84058-5417
 8947352 City Bank Inc., 496 N University Ave, Provo, UT 84601-2823
 8947353 Convenient Loan, 2935 Washington Blvd, Ogden, UT 84401-3720
 8947354 Cottonwood Financial, 8170 S Highland Dr Ste E4, Sandy, UT 84093-6465
 8947357 Gentry Finance, 2260 Washington Blvd, Ogden, UT 84401-1410
 8947358 Golden Plug, 705 W Center St, Provo, UT 84601-4049
 8947359 Hsbc Mortgage, PO Box 961293, Fort Worth, TX 76161-0293
 8947360 Ihc, 2075 University Park Blvd, Layton, UT 84041-1611
 8947361 +Ihc Health Services In, 3930 W Parkway Blvd, Salt Lake City, UT 84120-6300
 8947362 Jaime Uribe, 1436 S 150 W, Payson, UT 84651
 8947363 +Midland Funding LLC By American, 8875 Aero Dr, San Diego, CA 92123-2255
 8947364 Mountain Loan, 1272 N State St, Orem, UT 84057-2661
 8947365 +Mountainland Collectio, Po Box 1280, American Fork, UT 84003-6280
 8947366 Nationwide Debt Center, 331 N Berry St, Brea, CA 92821-3140
 8947368 +Optimum Outcomes Inc, 2651 Warrenville R, Downers Grove, IL 60515-5544
 8947369 +Outsource, 372 24th St Ste 300, Ogden, UT 84401-1438
 8947374 +Toyota Motor Credit Co, 3151 S Vaughn Wy, Aurora, CO 80014-3517
 8947377 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)
 8947376 Wells Fargo Dealer Services, 77 N State St, Orem, UT 84057-5507
 8947378 ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,
 SALT LAKE CITY UT 84130-0709
 (address filed with court: Zions First National Bank, 1220 S 800 E, Orem, UT 84097-7233)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: bryan@dexterlaw.com Jul 27 2013 01:41:53 J. Bryan Dexter,
 Dexter & Dexter Attorneys at Law, PC, University Office Park, 1360 South 740 East,
 Orem, UT 84097-8081
 8947355 +EDI: DISCOVER.COM Jul 27 2013 01:28:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 8947356 +E-mail/Text: bankruptcy@expressrecovery.com Jul 27 2013 01:44:29 Express Recovery Svcs,
 2790 S Decker Lake Dr, Salt Lake City, UT 84119-2057
 8947367 +E-mail/Text: bkclerk@north-american-recovery.com Jul 27 2013 01:46:36 North American Recovery,
 5225 W Wiley Post Way, Salt Lake City, UT 84116-2561
 8947370 +EDI: PRA.COM Jul 27 2013 01:28:00 Portfolio Recvry&affil, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4962
 8947371 EDI: PRA.COM Jul 27 2013 01:28:00 Pra Receivables Management, 130 Corporate Blvd Ste 200,
 Norfolk, VA 23502-4952
 8947373 +E-mail/Text: premierrecovery@hotmail.com Jul 27 2013 01:43:55 Premier Recovery Servi,
 9160 S 300 W Ste 15, Sandy, UT 84070-2656
 8947375 EDI: UTAHTAXCOMM.COM Jul 27 2013 01:28:00 Utah State Tax Commission, 210 North 1950 West,
 Salt Lake City, UT 84134-9000

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2

User: mkz
Form ID: rab9a

Page 2 of 3
Total Noticed: 32

Date Rcvd: Jul 26, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 1088-2

User: mkz
Form ID: rab9a

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Total Noticed: 32

Date Rcvd: Jul 26, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2013 at the address(es) listed below:

J. Bryan Dexter on behalf of Debtor Laura Perez bryan@dexterlaw.com,
beth@dexterlaw.com;adam@dexterlaw.com
Kenneth A. Rushton tr KRus8416@aol.com, UT01@ecfcbis.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3